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**FACTORS INFLUENCING ZAKAH ON BUSINESS
COMPLIANCE BEHAVIOR AMONG SOLE
PROPRIETORS IN SAUDI ARABIA**

ALOSAIMI MUSHARI HAMDAN



DOCTOR OF PHILOSOPHY

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**FACTORS INFLUENCING ZAKAH ON BUSINESS COMPLIANCE
BEHAVIOR AMONG SOLE PROPRIETORS IN SAUDI ARABIA**

By

ALOSAIMI MUSHARI HAMDAN



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ABSTRACT

Zakah is a financial worship imposed by Allah (SWT), and it is considered within Muslims' communities a major source for funding the poor and needy. However, the amount of zakah collected from businesses in Saudi Arabia is not satisfactory, nor is the level of compliance among sole proprietors. The main objective of this study is to investigate the factors that influence zakah business compliance behavior. The research framework was developed based on the theory of planned behavior (TPB), predominating factors in deterrence theory, and fairness from equity theory, as well as guided by past studies. Partial least squares structural equation modeling was used for relationships analysis. The questionnaires were distributed to survey sole proprietors in Saudi Arabia. Several statistical techniques for data analysis were used. The results of this study confirm the applicability of the TPB in the context of zakah on business in Saudi Arabia, more specifically suggesting that compliance intention and penalty magnitude predict compliance behavior significantly. Moreover, fairness, attitude, subjective norms, and penalty magnitude are significant predictors of compliance behavior through the compliance intention. Besides, business peers and religious leaders were found to be significant referent groups. Moreover, the influences of fairness and subjective norms on compliance intention were partially mediated by attitude. In addition, the zakah system's perceived fairness was found to be multidimensional, consisting of eight dimensions. However, the detection risk found in this study insignificant. Overall, the model shows the significance of integrating audits and penalties perceptions with fairness, attitude, and norms in explaining and predicting zakah on business compliance behavior, which would be a guide for a successive compliance strategy that zakah authorities could implement. Implications for the literature and practice were discussed, and the limitations pertaining to the study outcome and suggestions for future research were discussed as well.

Keywords: Zakah Compliance, Theory of Planned Behavior, Zakah system fairness, Detection Risk, Penalty Magnitude

ABSTRAK

Zakat adalah satu ibadah kewangan yang dipertanggungjawabkan oleh Allah (SWT), dan masyarakat Islam menganggap ia sebagai sumber utama untuk membiayai golongan yang miskin dan memerlukan. Walau bagaimanapun, jumlah zakat yang dikutip dari perniagaan di Arab Saudi masih tidak memuaskan, begitu juga tahap pematuhannya di kalangan pemilik tunggal perniagaan. Objektif utama kajian ini adalah untuk menyelidik faktor-faktor yang mempengaruhi gelagat kepatuhan zakat perniagaan. Rangka kerja kajian telah dibina berdasarkan teori gelagat terancang (TGT), faktor-faktor utama dari teori pencegahan, dan keadilan dari teori ekuiti, serta berpandukan kajian yang lepas. PLS-SEM digunakan untuk menganalisis hubungan. Borang soal selidik diedarkan untuk meninjau pemilik tunggal perniagaan di Arab Saudi. Beberapa teknik statistik digunakan bagi menganalisis data soal-selidik. Keputusan kajian ini mengesahkan kesesuaian TGT dalam konteks zakat perniagaan di Arab Saudi, terutama sekali dengan mencadangkan niat kepatuhan dan magnitud penalti dapat meramalkan gelagat kepatuhan secara signifikan. Selain itu, keadilan, sikap, norma subjektif dan magnitud penalti adalah peramal yang signifikan terhadap gelagat kepatuhan melalui niat kepatuhan. Di samping itu, rakan-rakan perniagaan dan pemimpin agama didapati menjadi kumpulan rujukan yang signifikan. Tambahan pula, pengaruh keadilan dan norma-norma subjektif terhadap niat kepatuhan dipengaruhi oleh sikap secara perantara sebahagian. Di samping itu, sistem zakat didapati keadilan terdiri daripada pelbagai dimensi, iaitu lapan dimensi. Walau bagaimanapun, risiko pengesanan dalam kajian ini didapati tidak signifikan. Keseluruhannya, model kajian menunjukkan kepentingan integrasi audit dan penalti bersama dengan keadilan, sikap dan norma-norma bagi menjelaskan dan meramal gelagat kepatuhan zakat perniagaan, yang akan menjadi panduan kepada kejayaan strategi kepatuhan yang boleh dilaksanakan oleh pihak berkuasa zakat. Implikasi terhadap sorotan literatur dan amalan telah dibincangkan, dan batasan-batasan berhubung dengan hasil kajian dan cadangan untuk penyelidikan masa depan juga turut dibincangkan.

Kata kunci: Kepatuhan Zakat, Teori Gelagat Terancang, Keadilan, Risiko Pengesanan, Magnitud Penalti

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LIST OF ABBREVIATIONS

| | |
|----------------|---|
| AMOS | Analysis of Moment Structures |
| AVE | Average Variance Extracted |
| PhD | Doctor of Philosophy |
| PLS | Partial Least Squares |
| R ² | R-squared values |
| SEM | Structural Equation Modelling |
| SPSS | Statistical Package for the Social Sciences |
| TRA | Theory of Reasoned Action |
| TPB | Theory of Planned Behavior |
| DZIT | Department of Zakat and Income Tax |
| GCC | Gulf Cooperation Council |
| CV-SEM | Co-variance Structural Equation Modelling |
| CFA | Confirmatory Factor Analysis |
| MV | Manifest variable |
| LV | Latent variable |
| VIF | Variance Influence Factor |
| CR | Composite Reliability |
| GDP | Gross Domestic Product |
| SAR | Saudi Arabian Riyal |
| SSA | Social Security Agency |



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

From an Islamic perspective, zakah has a very high position, as it is the third of the five pillars of the Islamic religion, and it is the second worship after prayer. It is mentioned in the Holy Quran about 30 times, and many verses mention it together with prayers (Dogarawa, 2010). Below is a verse from the Holy Quran on zakah:

“Therefore, establish Salat, pay zakah dues and obey the Messenger; it is expected that you will be shown mercy” (Surat An-Noor: 56).

In addition, in many of the Prophet’s (Peace Be Upon Him) sayings, zakah is given high importance. Narrated by Al-Bukhari, the Prophet (PBUH) said, “Islam is based on five: to testify that there is no God but Allah and Muhammad is the Messenger of Allah, to establish (to perform) prayer, to pay zakah, to perform Hajj, and to fast in Ramadan” (Khan, 1997).

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APPENDIXES



APPENDIX A

English Version of Questionnaire



University Utara Malaysia

College of Business

Questionnaire about Zakah on Business Compliance among Sole Proprietors in Saudi Arabia

Dear valued respondent,

I am a doctoral candidate in the College of Business at Universiti Utara Malaysia (UUM) under the supervision of Associated Professor Dr. Zainol Bin Bidin. The questionnaire is about your perception towards business zakah payment to DZIT. The purpose of this survey is to understand the factors that influence the compliance toward paying zakah on business to DZIT in Saudi Arabia.

I am seeking your assistance in completing the questionnaire attached as this study is important for me, the zakah literature, and for improving zakah administration in Saudi Arabia. Your participation is completely voluntary. Your response will be treated confidentially and for the academic purpose only.

Completing the survey should not take more than 10 minutes at most.

For more information about the study please do not hesitate to email me at mushari787@gmail.com, or instead call me (Saudi Arabia: 00966509662280\ Malaysia: 0060173938695).

Thank you for your cooperation.

Yours sincerely,

Alosaimi Mushari Hamdan

SECTION A: Demographic Information

Please place an (✓) in the block that relates to you.

| | | | |
|--|--------------------------|---|--------------------------|
| <u>Gender:</u> | | <u>Your age:</u> | |
| Male | <input type="checkbox"/> | 20 years or less | <input type="checkbox"/> |
| Female | <input type="checkbox"/> | 21 – 30 years | <input type="checkbox"/> |
| | | 31 – 40 years | <input type="checkbox"/> |
| <u>Educational qualifications:</u> | | 41 – 50 years | <input type="checkbox"/> |
| Primary level | <input type="checkbox"/> | 51 – 60 years | <input type="checkbox"/> |
| Intermediate level | <input type="checkbox"/> | Above 61 years | <input type="checkbox"/> |
| Secondary level | <input type="checkbox"/> | | |
| Diploma | <input type="checkbox"/> | <u>How many years you run your business?</u> | |
| Bachelor's degree | <input type="checkbox"/> | Less than 5 years | <input type="checkbox"/> |
| Post Graduate | <input type="checkbox"/> | 6 – 10 years | <input type="checkbox"/> |
| None | <input type="checkbox"/> | 11 – 20 years | <input type="checkbox"/> |
| <u>Type of your business:</u> | | More than 20 years | <input type="checkbox"/> |
| Wholesale or retail trade | <input type="checkbox"/> | <u>Estimated annual income from your business:</u> | |
| Accommodations | <input type="checkbox"/> | Less than 200,000 SAR. | <input type="checkbox"/> |
| Food and beverage | <input type="checkbox"/> | 200,001 SAR – 500,000 SAR. | <input type="checkbox"/> |
| Manufacturing | <input type="checkbox"/> | 500,001 SAR – 3 million SAR. | <input type="checkbox"/> |
| Services | <input type="checkbox"/> | More than 3 million – to 5 million. | <input type="checkbox"/> |
| Other (please specify) <input type="text"/> | | More than 5 million – to 10 million. | <input type="checkbox"/> |
| <u>Where did you pay your due business zakah?</u> | | More than 10 million SAR. | <input type="checkbox"/> |
| | | <u>Who prepare zakah form?</u> | |
| DZIT | <input type="checkbox"/> | Personally | <input type="checkbox"/> |
| Other channels | <input type="checkbox"/> | Management service | <input type="checkbox"/> |
| DZIT and Other channels | <input type="checkbox"/> | Certified Public Accountant | <input type="checkbox"/> |
| <u>How prepare business accounts?</u> | | | |
| Personally | <input type="checkbox"/> | | |
| Management service | <input type="checkbox"/> | | |
| Certified Public Accountant | <input type="checkbox"/> | | |

SECTION B:

Please indicate your opinion for the below statements by circling appropriate number/answer. There are no right or wrong answers, just your opinion. Your privacy will be protected, and all responses will be reported in aggregate manner.

Attitude

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|------------------|----------------|-----------------------------------|
|--------------------------------------|-----------------------------|------------------|----------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | I am pleased to pay zakah on business to the DZIT because by doing so I am fulfilling my responsibility. | |
| 2 | I am confident that zakah on business needs to be paid to the DZIT when one has met its conditions. | |
| 3 | I would be upset if I did not pay my business zakah to the DZIT. | |
| 4 | I would feel guilty if I did not pay my business zakah to the DZIT. | |

Subjective norms:

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|------------------|----------------|-----------------------------------|
|--------------------------------------|-----------------------------|------------------|----------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | People who influence my behavior believe that I should pay business zakah to the DZIT. | |
| 2 | People who are important to me prefer me to pay business zakah to the DZIT. | |
| 3 | People whose opinions I value advise me not to pay business zakah to the DZIT. | |
| 4 | People who are close to me support me in paying business zakah to the DZIT. | |

Business Peers

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|---|--|
| 1 | Business peers think that I should pay zakah on business to the DZIT. | |
| 2 | Business peers agree that I should not pay zakah on business to the DZIT. | |
| 3 | Business peers advise me to pay zakah on business to the DZIT. | |
| 4 | Business peers support me in paying zakah on business to the DZIT. | |

Religious Leaders

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|---|--|
| 1 | The religious leaders who influence me believe that I should pay zakah on business to the DZIT. | |
| 2 | The religious leaders whose fatwas I follow disapprove of my zakah on business payment to the DZIT. | |
| 3 | The religious leaders who are important to me support me in paying zakah on business to the DZIT. | |
| 4 | The religious leaders whose opinions I value advise me not to pay zakah on business to the DZIT. | |

Intention

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | I will pay zakah on business to the DZIT this year (Insha'Allah). | |
| 2 | I intend to pay zakah on business to the DZIT every year (Insha'Allah). | |
| 3 | I would contact the DZIT to pay zakah on additional business if I had any. | |
| 4 | I will not pay zakah on business to the DZIT. | |

Detection Risk

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | The DZIT would find out if I didn't pay some zakah on business. | |
| 2 | It is very likely that the DZIT would find out if I didn't pay some zakah on business. | |
| 3 | It is very unlikely that I would be caught by the DZIT if I didn't pay some zakah on business. | |

Penalty Magnitude

| | | | | |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | I would be in serious trouble if I did not pay some zakah on business to the DZIT. | |
| 2 | I would be severely punished if I did not pay some zakah on business to the DZIT. | |
| 3 | It is very mild would be the punishment if I did not pay some zakah on business to the DZIT. | |

General Fairness

| | | | | |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|---|--|
| 1 | I believe that the government utilizes zakah revenue to achieve zakah goals, such as giving money to poor families. | |
| 2 | I believe that every zakah payer (i.e. those subject to the DZIT) had paid their fair due zakah on business under the current zakah system. | |
| 3 | I think that the government spends too much zakah revenue on unnecessary welfare assistance. | |
| 4 | Generally, I feel that the current zakah system is fair. | |

Exchange Equity

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | I am satisfied with the amount of benefits that the beneficiaries of zakah receive from the government compared to the amount of zakah that I have paid. | |
| 2 | The benefits that the beneficiaries of zakah receive from the government in exchange for the zakah amount I have paid are reasonable. | |
| 3 | I am not satisfied with the amount of benefits that the beneficiaries of zakah receive from the government compared to the zakah amount I have paid. | |

Vertical Equity (Burden)

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | The zakah I have paid to the DZIT is fair when compared to other zakah payers with more income. | |
| 2 | Zakah payers like me pay fair zakah to the DZIT compared with other zakah payers with more income. | |
| 3 | The zakah I have paid to the DZIT is not fair compared to the zakah paid by other zakah payers with more income. | |

Vertical Equity (Benefit)

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | The zakah distributed by the government to those who have better economic means is unfair compared to that distributed to those with worse economic means. | |
| 2 | Zakah recipients with low income receive fair zakah from the government compared to those with more income. | |
| 3 | Zakah recipients at different economic levels receive fair zakah based on their needs. | |

Horizontal Equity (Burden)

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | I pay the DZIT about the same amount of zakah as other zakah payers who make about the same income as me. | |
| 2 | Most zakah payers who earn about the same income as me pay the DZIT about the same zakah as me. | |
| 3 | The zakah I have paid to the DZIT is higher compared to the zakah paid by other zakah payers who make about the same income as me. | |

Horizontal Equity (Benefits)

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|---|--|
| 1 | The zakah distributed by the government to those with about the same economic means is unfair compared to each other. | |
| 2 | Zakah recipients with about the same incomes receive about the same zakah from the government. | |
| 3 | Zakah recipients at about the same economic level receive different zakah from the government. | |

Personal Fairness

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|--|--|
| 1 | I believe that the current zakah system is the fairest kind of system that the government can use to collect and distribute zakah. | |
| 2 | The current zakah system requires me to pay more than the due zakah. | |
| 3 | Other zakah payers pay their fair due zakah on business under the current zakah system. | |

Administrative Fairness

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|
|--------------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------------------|

| | | |
|---|---|--|
| 1 | The correction of errors in the calculation of my due zakah, if necessary, is available through a number of ways at no additional cost. | |
| 2 | The administration of the zakah system is consistent across years and zakah payers. | |

Actual Behavior

| 1 Strongly Disagree | 2 Disagree | 3 Neutral | 4 Agree | 5 Strongly Agree |
|--------------------------------------|-----------------------------|------------------|----------------|-----------------------------------|
|--------------------------------------|-----------------------------|------------------|----------------|-----------------------------------|

| | | |
|---|---|--|
| 1 | I paid zakah on business to the DZIT last year. | |
| 2 | I paid zakah on business to the DZIT in previous years. | |
| 3 | I have not paid zakah on business to the DZIT. | |

APPENDIX B
ARABIC RESEARCH QUESTIONNAIRE



جامعة اوتالما ليزي

ال

استببان عن لثوام بركا
دى المن شتة الفو دي قتي الم ملكة
ع رالهي السعو دي

عززي صاحب المنشأة،

أطلب مساعدتكم في إكمال هذا الاستبيان المرفق لكونه مهم بالنسبة لي وأبحاث الزكاة عموماً. تعبئة الاستبيان بالشكل الذي يمثل وجهة نظرك وبيّن موقفك هو المرجو منك. على كل حال، مشاركتك في هذا الاستبيان هي تطوعية بشكل كامل وتستطيع التوقف عن المشاركة وقت ما تشاء. إجابتك ستعالج بسرية تامة وللاستخدام الأكاديمي فقط. هذا الاستبيان هو عن تصوراتك تجاه دفع زكاة منشأتك لمصلحة الزكاة والدخل. الهدف من هذا المسح (الدراسة) هو فهم العوامل التي تؤثر على الامتثال الزكوي تجاه دفع زكاة المنشآت لمصلحة الزكاة والدخل في المملكة العربية السعودية.

تعبئة هذا الاستبيان يجب أن لا يستغرق من عشر دقائق إلى خمسة عشر دقيقة غالباً. للمزيد من المعلومات عن الدراسة ونتائجها أرجو أن لا تردوا في مراسلتي على عنوان بريدي الإلكتروني (mushari787@gmail.com) (السعودية ٠٥٠٩٦٦٢٢٨٠).
إماليا: -0060173938695).

طالب في مرحلة الدكتوراه بكلية إدارة الأعمال بجامعة الشمال الماليزية تخصص محاسبة تحت إشراف الأستاذ المشارك د. زينول بن بدين.

شكراً لتعاونكم وتقبلوا فائق تحياتي.

مشاري حمدان العصيمي

القسم أ) (للمعلمين والمتدربين) (الذي هو مقرر إداري).

| لجان س: | لأجل سنة | ل | تلافي: |
|-----------------------------------|------------------------------|------------|--------------------|
| نكر | 20 أو أقل | بالتالي | |
| نكر | 30 - 20 | نقوس | |
| | 40 - 31 | نلوي | |
| | 50 - 41 | بلوم | |
| | 60 - 51 | جامعي | |
| | لأكثر من 60 | واسات عليا | |
| | | يوجد | |
| مع سنوات عمل من شأنه | نشاط من شأنه | | |
| أقل من خمس سنوات | تجارب من شأنه | | |
| 5 - 10 سنوات | إقامة | | |
| 11 - 20 سنة | مكوث ومشتروبات | | |
| أكثر من 20 سنة | صناع واستراتيجية | | |
| | خدمات | | |
| | أخرى (لا تشمل حديدي) | | |
| لأجل السنوي لم تقم من شأنه | ودي | | |
| 200 | عودي أو أقل | | |
| أكثر من 200 ألف - إلى 500 ألف | أكثر من 3 مليون إلى 5 مليون | | |
| أكثر من 500 ألف - إلى 3 مليون | أكثر من 5 مليون إلى 10 مليون | | |
| | أكثر من 10 مليون | | |
| من يقوم بإعداد قرارك لذكوي لقديم | شخصيا | خدمة ادوية | محاسن بقلوني |
| لمصلحة لذكاة ولدخل؟ | | | معمد |
| من يقوم بإعداد حسابات من شأنه؟ | شخصيا | خدمة ادوية | محاسن بقلوني |
| | | | معمد |
| أي تفعل لذكاة لمصلحة على من شأنه؟ | | | |
| صالح لذكاة ولدخل | طرق أخرى | | صالح لذكاة ولدخل و |
| | | | طرق أخرى |

لقسم ب) (ل م ق ف.

الرجاء اختيار رأيك في العبارات ادناه من خلال وضع دائرة على الرقم المناسب. لا يوجد اجابة خاطئة أو اجابة صحيحة، كل ما في الأمر هو رأيك الخاص. خصوصيتك محفوظة وجميع الإجابات ستعرض بشكل اجمالي.

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة | |
|---------------------|-------------|-------|------|--------------|--|
| ١ | ٢ | ٣ | ٤ | ٥ | أنا مسرور بدفع زكاة أعمالي لمصلحة الزكاة والدخل، لأنني بفعل ذلك أكون قد قمت بواجبي. |
| ١ | ٢ | ٣ | ٤ | ٥ | أنا مطمئن بدفع زكاة أعمالي لمصلحة الزكاة والدخل عند استيفاء الشروط . |
| ١ | ٢ | ٣ | ٤ | ٥ | أشعر بالاستياء عندما لا أقوم بدفع زكاة أعمالي لمصلحة الزكاة والدخل. |
| ١ | ٢ | ٣ | ٤ | ٥ | أشعر بتأنيب الضمير إذا دفعت زكاة أعمالي لمصلحة الزكاة والدخل. |

لقسم ج) (ا ف ا ج ت م ع ية.

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة | |
|---------------------|-------------|-------|------|--------------|---|
| 1 | 2 | 3 | 4 | 5 | اشخاص الذين يشعرون بالحياء عند دفع زكاة أعمالي لمصلحة الزكاة والدخل. |
| 1 | 2 | 3 | 4 | 5 | اشخاص همون الذين يفضلون دفع زكاة أعمالي لمصلحة الزكاة والدخل. |
| 1 | 2 | 3 | 4 | 5 | اشخاص الذين قد روجهم نظراً عن نقص حوزتهم عدم دفع زكاة أعمالي لمصلحة الزكاة والدخل. |
| 1 | 2 | 3 | 4 | 5 | اشخاص الذين من يسهل اعطون ويفي دفع زكاة أعمالي لمصلحة الزكاة والدخل. |

ج1) (ل ق ن ا ع من أصحاب ا عم ال.

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة | |
|---------------------|-------------|-------|------|--------------|--|
| 1 | 2 | 3 | 4 | 5 | قضاائي من رجال ا عم ال يرون وجوب دفع زكاة أعمالي لمصلحة الزكاة والدخل. |
| 1 | 2 | 3 | 4 | 5 | قضاائي من رجال ا عم ال موفون على عدم وجوب دفع زكاة أعمالي لمصلحة الزكاة والدخل. |
| 1 | 2 | 3 | 4 | 5 | قضاائي من رجال ا عم ال فيصحن دفع زكاة أعمالي لمصلحة الزكاة والدخل. |
| 1 | 2 | 3 | 4 | 5 | قضاائي من رجال ا عم ال يساعون في دفع زكاة أعمالي لمصلحة الزكاة والدخل. |

ج2: رجال ليين.

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة |
|---|-------------|-------|------|--------------|
| 1 | 2 | 3 | 4 | 5 |
| رجال ليين لافينزيون غيبي غيبي دون وجوب دفع زكاة أعلمي لصلحة الزكاة والدخل. | | | | |
| 1 | 2 | 3 | 4 | 5 |
| رجال ليين لافين شئ غنتو امقرر ولبعدم وجوب دفع زكاة أعلمي لصلحة الزكاة والدخل. | | | | |
| 1 | 2 | 3 | 4 | 5 |
| رجال ليين لافين اتلديي دع مون دفع زكاة أعلمي لصلحة الزكاة والدخل. | | | | |
| 1 | 2 | 3 | 4 | 5 |
| رجال ليين لافين قدر وجه قنظر مهينص حون ب عدم دفع زكاة أعلمي لصلحة الزكاة والدخل. | | | | |

لقسم هـ: لينة:

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة |
|---|-------------|-------|------|--------------|
| 1 | 2 | 3 | 4 | 5 |
| سأقو دفع زكاة أعلمي لصلحة الزكاة والدخل هذا العام كل شاء | | | | |
| 1 | 2 | 3 | 4 | 5 |
| أنا عازم لافين دفع زكاة أعلمي لصلحة الزكاة والدخل كل عام كل شاء | | | | |
| 1 | 2 | 3 | 4 | 5 |
| سأقو مبلت واصل مع صلحة الزكاة والدخل م بفد زكاة أعلمي لافينية إن وجدت. | | | | |
| 1 | 2 | 3 | 4 | 5 |
| لأقوم بفد زكاة أعلمي لصلحة الزكاة والدخل. | | | | |

د1: خطر ا

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة |
|---|-------------|-------|------|--------------|
| 1 | 2 | 3 | 4 | 5 |
| صلحة الزكاة والدخل ستكشف عدم دفع عبعض زكاة أعلمي. | | | | |
| 1 | 2 | 3 | 4 | 5 |
| من لافين ممل جدا أن صلحة الزكاة والدخل ستكشف عدم دفع عبعض زكاة أعلمي. | | | | |
| 1 | 2 | 3 | 4 | 5 |
| فالكنتية ضريبة جدا أن لافين من قبل صلحة الزكاة والدخل، إذالم لافين عبعض زكاة أعلمي. زكاة أعلمي. | | | | |

د2: بقوة القوبة.

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة |
|---------------------|-------------|-------|------|--------------|
| | | | | |

| | | | | | |
|---|---|---|---|---|---|
| 5 | 4 | 3 | 2 | 1 | سكنون في مكانة تقيية، إذالم قل مجف ع عض زكاة أعلمي لصلح ل الزكاة والدخل. |
| 5 | 4 | 3 | 2 | 1 | سأق ببب أساليب بقعدة، إذالم قل مجف ع عض زكاة ا عمل لصلح ل الزكاة والدخل. |
| 5 | 4 | 3 | 2 | 1 | سكنون ل قوبة جدا قية، إذالم قل مجف ع عض زكاة أعلمي. |

لقسم (و): ا صاف لاعدالة).

1(و): اف لعام.

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة | |
|---------------------|-------------|-------|------|--------------|--|
| 1 | 2 | 3 | 4 | 5 | أعتقد أن الحكومة تستخدم أموال الزكاة لتقيق أهداف الزكاة نل إعطاء مال للعنا تالقيرة. |
| 1 | 2 | 3 | 4 | 5 | أعتقد أن لعل في الزكاة لا خلص ع لنظام صالحة الزكاة والدخل (وقو مو تبف ع الزكاة لم يتق نال عملة تحت نظام الزكاة ل حللي. |
| 1 | 2 | 3 | 4 | 5 | أعتقد أن الحكومة تقو و مجرف أموال الزكاة لوى مساعدا ت اجماعية غير ضرورية. |
| 1 | 2 | 3 | 4 | 5 | بشكل علم أشعر أن نظام الزكاة ل حللي مفص. |

2(و): عدلقاب اءل.

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة | |
|---------------------|-------------|-------|------|--------------|---|
| 1 | 2 | 3 | 4 | 5 | أنا راض عن أموال الزكاة التي أؤلت هال حكومة لم يستقون مقارن قلم ق متبفعه. |
| 1 | 2 | 3 | 4 | 5 | لعل القات لستف ادها مستقوا الزكاة من الحكومة مقارن قلم ق متبفعه فطية. |
| 1 | 2 | 3 | 4 | 5 | أنا غير راض عن مبلغ الزكاة التي أؤلت هال الحكومة لم يستقون مقارن قلم ق متبفعه. |

3(و): لعدلة لاعموي لة لة ف:

| غير موفق بشدة | غير موفق | محايد | موفق | موفق بشدة | |
|---------------------|-------------|-------|------|--------------|--|
| 1 | 2 | 3 | 4 | 5 | الزكاة التي دف ع ل لصلح عالة مقارن قلم لفعه اللمسون ل فيزي ققون دخ ألى. |
| 1 | 2 | 3 | 4 | 5 | اللمسون ل فين هم لطي قفعون ل لصلح ع زكاة عالة قارن قلم لفعه ل للمسون ل فيزي ققون دخ ألى. |

| | | | | | |
|---|---|---|---|---|--|
| 5 | 4 | 3 | 2 | 1 | الزكاة التي تدفعها للصحة غير عالية مقارنة بما يدفعه المكفون الذي يتحقق دخله. |
|---|---|---|---|---|--|

و4) : (لعدلة لاعمدوية) (النفقة):

| غير موفق بشدة | غير موفق | محايد | موفق بشدة | غير موفق بشدة | |
|---------------------|-------------|-------|--------------|---------------------|--|
| 1 | 2 | 3 | 4 | 5 | الزكاة التي توزعها الحكومة على المستحقين ذوي الاحتياجات المالية لا يجب أن تكون عالية مقارنة بما يُعطى للمستحقين الذين هم ملأوا حاجتهم. |
| 1 | 2 | 3 | 4 | 5 | مستحقوا الزكاة ذوي الدخل المنخفضين ذوي عالية من الحكومة مقارنة بما يتحصل عليه المستحقون ذوي الدخل المنخفضين. |
| 1 | 2 | 3 | 4 | 5 | مستحقوا الزكاة ذوي الدخل المنخفضين ذوي يحصلون من الحكومة على زكاة عالية وفقاً تحتاجهم. |

و5) : (لعدلة الهيكلية) (النفقة):

| غير موفق بشدة | غير موفق | محايد | موفق بشدة | غير موفق بشدة | |
|---------------------|-------------|-------|--------------|---------------------|--|
| 1 | 2 | 3 | 4 | 5 | الزكاة التي تدفعها للصحة من المقدرات التي يضعها المكفون الذي لا ينبغي تحقيق قريب من الدخل الذي أُلحقه. |
| 1 | 2 | 3 | 4 | 5 | معظم المكفونين الذين يتحققون قريب من الدخل الذي أُلحق به فوراً للصحة قريب من مقدار الزكاة الذي دفعه. |
| 1 | 2 | 3 | 4 | 5 | الزكاة التي تدفعها للصحة لتفرض مقارنة بما يدفعه المكفون الذي يتحقق قريب من الدخل الذي أُلحقه. |

و6) : (لعدلة الهيكلية) (النفقة):

| غير موفق بشدة | غير موفق | محايد | موفق بشدة | غير موفق بشدة | |
|---------------------|-------------|-------|--------------|---------------------|--|
|---------------------|-------------|-------|--------------|---------------------|--|

| | | | | | |
|---|---|---|---|---|--|
| 5 | 4 | 3 | 2 | 1 | الزكاة التي يتوزعها المال لحكومة فجى مستحقى الزكاة ذي ل تتصايفه التمس اية غير عالى تمق انة بين عضه مال عض. |
| 5 | 4 | 3 | 2 | 1 | مستحقوا الزكاة ذو الدخل التمس اوي يتق ايه لي حصلون من مال لحكومة على زكاة تمس اية. |
| 5 | 4 | 3 | 2 | 1 | مستحقوا الزكاة لافين مستواهم تتصايفه تمق ارب ي حصلون من مال لحكومة فجى زكاة تمق اية. |

(7): فله الشخص ص.ي.

| موفق بشدة | موفق | محايد | غير موفق | غير موفق بشدة | |
|--------------|------|-------|-------------|---------------------|---|
| 5 | 4 | 3 | 2 | 1 | أعتقد أن نظام الزكاة لخلي هو أعدل نوع من أنظمة الزكاة الذي يمكن للحكومة أن تستخدمه لجبلة وصرف الزكاة. |
| 5 | 4 | 3 | 2 | 1 | نظام الزكاة لخلي يطلب مني أن دفع أكثر من الزكاة لمستحق نشرع. |
| 5 | 4 | 3 | 2 | 1 | كلمفوا الزكاة ا ن يفعون الزكاة المستحقه بشكل عادل تحت نظام الزكاة لخلي. |

(8): لعدلة ا رية.

| موفق بشدة | موفق | محايد | غير موفق | غير موفق بشدة | |
|--------------|------|-------|-------------|---------------------|---|
| 5 | 4 | 3 | 2 | 1 | تصحيح ا طافى حساب الزكاة المستحقه، بعد الاحاجه، تمفون من لعدي من الطرق بدون أي تكاليف اضافية. |
| 5 | 4 | 3 | 2 | 1 | إدارة الزكاة بعد وة تثبت فجى مر السرين وفجى جيج المكنفين. |

لتزام بالزكاة

| موفق بشدة | موفق | محايد | غير موفق | غير موفق بشدة | |
|--------------|------|-------|-------------|---------------------|--|
| | | | | | |

Appendix C

List of Items and constructs codes

| Items code | Item | First Order | Second Order |
|------------|--|------------------------|--------------|
| Att1 | I am pleased to pay zakah on business to DZIT because by doing so I fulfilled my responsibility. | Att (Attitude) | None |
| Att2 | I am confident that zakah on business needs to be paid to DZIT when one has met its conditions. | | |
| Att3 | I would be upset if did not pay my business zakah to DZIT. | | |
| Att4 | I would feel guilty if pay my business zakah to DZIT. | | |
| SN1 | People who influence my behavior believes that I should pay business zakah to DZIT | SN (Subjective Norms) | None |
| SN2 | People who are important to me preferred that I should pay business zakah to DZIT | | |
| SN3 | People whose opinions I value advise me not to pay business zakah to DZIT | | |
| SN4 | People who are close to me support me in paying business zakah to DZIT | | |
| BP1 | Business peers think that I should pay zakah on business to DZIT | PB (Business Pears) | None |
| BP2 | Business peers agree that I should not pay zakah on business to DZIT | | |
| BP3 | Business peers advise me to pay zakah on business to DZIT | | |
| BP4 | Business peers support me in paying zakah on business to DZIT | | |
| RL1 | Religious leaders who influence me believe that I should pay zakah on business to DZIT. | RL (Religious Leaders) | None |
| RL2 | Religious leaders whose <i>Fatwa</i> I follow disapprove my zakah on business payment to DZIT. | | |
| RL3 | Religious leaders who are important to me support me in paying zakah on business to DZIT. | | |
| RL4 | Religious leaders whose opinions I value advise me not to pay zakah on business to DZIT. | | |

| | | | |
|-----|--|------------------------|-----------------|
| | | | |
| I1 | I will pay zakah on business to DZIT this year (Insha'Allah). | In (Intention) | None |
| I2 | I intended to pay zakah on business at DZIT every year (Insha'Allah). | | |
| I3 | I would contact DZIT to pay additional zakah on business if any. | | |
| I4 | I would not pay zakah on business to DZIT. | | |
| DR1 | DZIT will find out if I don't pay some zakah on business. | DR (Detection Risk) | None |
| DR2 | It is very likely that the DZIT would find out if I don't pay some zakah on business. | | |
| DR3 | It is very low that I will be caught by DZIT if I don't pay some zakah on business. | | |
| PM1 | I would be in serious trouble if I did not pay some zakah on business to DZIT. | PM (Penalty Magnitude) | None |
| PM2 | I would be severely punished if I did not pay some zakah on business to DZIT. | | |
| PM3 | It is very mild would be the punishment if I did not pay some zakah on business to DZIT. | | |
| GF1 | I believe that the government utilizing zakah revenue to achieve zakah goals, such as giving money to poor families. | GF (General Fairness) | Fair (Fairness) |
| GF2 | I believe that every zakah payers (i.e. subject to DZIT) pay their fair due zakah on business under the current zakah system. | | |
| GF3 | I think the government spends too much zakah revenue on unnecessary welfare assistance. | | |
| GF4 | Generally, I feel that the current zakah system is fair. | | |
| EF1 | I am satisfied with the amount of benefits that the beneficiaries of zakah receive from government compared to the amount of zakah I paid. | EF (Exchange Fairness) | |
| EF2 | The benefits that the beneficiaries of zakah receive from the government in exchange for zakah amount I paid are reasonable. | | |

| | | | |
|------|---|-------------------------------------|--|
| EF3 | I am not convinced with the amount of benefits that the beneficiaries of zakah receive from the government compared zakah amount I paid | | |
| VFC1 | Zakah I paid to DZIT is fair when compared to other zakah payers with more income | VFC (Vertical Fairness “burden”) | |
| VFC2 | Zakah payers like me pay fair zakah to DZIT compared to other zakah payers with more income. | | |
| VFC3 | The zakah I paid to DZIT is not fair compared to zakah paid by other zakah payers with more income. | | |
| VFB1 | Zakah distributed by government to those who have better economic means is unfair compared to those with worse economic means. | VFB (Vertical Fairness “benefit”) | |
| VFB2 | Zakah recipients with low income receive fair zakah from government compared to those with more income. | | |
| VFB3 | Zakah recipients at deferent economic level receive fair zakah based on their needs. | | |
| HFC1 | I pay to DZIT about the same amount of zakah as other zakah payers who make about the same income as I do. | HFC (Horizontal Fairness “burden”) | |
| HFC2 | Most zakah payers, who earn about the same income as I do, pay to DZIT about the same zakah as I do. | | |
| HFC3 | The zakah I paid to DZIT is more compared to zakah paid by other zakah payers who make about the same income as I do. | | |
| HFB1 | Zakah distributed by government to those with about the same economic means is unfair compared to each other. | HFC (Horizontal Fairness “benefit”) | |
| HFB2 | Zakah recipients with about the same income receive about the same zakah from government. | | |
| HFB3 | Zakah recipients at about the same economic level receive different zakah from government. | | |
| PF1 | I believe that the current zakah system is the fairest kind of system that the government can use to collect and distribute zakah. | PF (Personal Fairness) | |

| | | | |
|-----|---|---------------------------------|------|
| PF2 | Current zakah system requires me to pay more than the due zakah. | | |
| PF3 | Other zakah payers pay their fair due zakah on business under the current zakah system. | | |
| AF1 | Correction of errors in the calculation of my due zakah, if necessary, is available through number of ways with no additional cost. | AF (Administrative Fairness) | |
| AF2 | The administration of the zakah system is consistent across years and zakah payers. | | |
| AB1 | I paid zakah on business to DZIT last year. | AB (Actual Behavior) | None |
| AB2 | I paid zakah on business at DZIT for previous years. | | |
| AB3 | I did not pay zakah on business to DZIT. | | |



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